



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 22-029014
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Order Filed on December 28, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Case No.: 22-18279-MBK

GODFRIED BANING,
DEBTOR

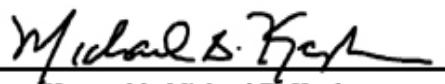
Judge: HONORABLE MICHAEL B.
KAPLAN

Chapter: 13

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: December 28, 2022



Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being opened to the Court by Robert C. Nisenson, attorney for the Debtor(s), upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 370 Willowbrook Drive, North Brunswick, NJ 08902.
2. At the time of bankruptcy filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$1,526.75; as evidenced in Secured Creditor's Proof of Claim 2-1 filed on November 9, 2022.
3. Debtor(s) agrees to incorporate this amount, \$1,526.75, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned pre-petition default.
4. Debtor(s) agrees to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$654.33 monthly, commencing with November 1, 2022 payment. Payments to be sent directly to Wells Fargo Home Mortgage, P.O. Box 14507, Des Moines IA 50306.
5. If the Debtor(s) fails to make any payments detailed in this Consent Order within sixty (60) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may move for an Order Vacating the Automatic Stay as to the Collateral by filing a Motion to Vacate Automatic Stay in the Bankruptcy Court, specifying the Debtor's failure to maintain all contractually due post-petition payments, with a copy of any motion, supporting certification(s), and proposed order to be served on the Chapter 13 Standing Trustee, Debtor's Counsel and Debtor as required by the local bankruptcy rules.
6. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on November 17, 2022; ECF Doc.:18.
7. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan and any Order Confirming Chapter 13 Plan as may be entered by the Court.

We hereby consent to the form, content,
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor



Robert C. Nisenson, Esquire
Attorney for the Debtor

Date: 12-21-2022

Date: 1/19/2022

In re:
Godfried Baning
Debtor

Case No. 22-18279-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Dec 28, 2022

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID	Recipient Name and Address
db	+ Godfried Baning, 370 Willowbrook Drive, North Brunswick, NJ 08902-1263

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Robert C. Nisenson	on behalf of Debtor Godfried Baning r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5